

United States Bankruptcy Court
Middle District of FloridaIn re:
Allen Haikins
Joan Haikins
DebtorsCase No. 11-19954-KRM
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 113A-8

User: peterk
Form ID: B18WPage 1 of 2
Total Noticed: 27

Date Rcvd: Sep 25, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2015.

db/jdb +Allen Haikins, Joan Haikins, 5912 Cape Loop, Land O Lakes, FL 34639-2697
 cr +BMW Financial Services INC, P.O. Box 201347, Arlington, TX 76006-1347
 cr +BMW Financial Services NA, LLC, c/o Ascension Capital Group, Attn: Michael Aiken,
 P.O. Box 201347, Arlington, TX 76006-1347
 cr +JPMorgan Chase Bank NA, Choice Legal Group, P.A., P O Box 9908,
 Fort Lauderdale, FL 33310-0908
 21192545 +Action Card/bankfirst, Po Box 105555, Atlanta, GA 30348-5555
 21192547 +American Home Mtg Srv, PO Box 631-730, Irving TX 75063-0002
 21192549 +BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306
 (address filed with court: BMW Financial Services, Po Box 78103, Phoenix, AZ 85062)
 21192553 +Chase Manhattan Mortgage, 3415 Vision Drive, Columbus, OH 43219-6009
 21367601 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971
 21192556 +Dept of Justice - Tax Div., 950 Pennsylvania Ave. N.W., Room 4141,
 Washington, DC 20530-0009
 21192563 +Internal Revenue Service, 3848 West Columbus DR, Tampa, FL 33607-5768

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

21192546 +EDI: BMW.COM Sep 25 2015 23:48:00 Alpha Financial Serv, 5550 Britton Parkway,
 Hilliard, OH 43026-7456
 21281441 EDI: BMW.COM Sep 25 2015 23:48:00 BMW Financial Services NA, LLC, P.O. Box 3608,
 Dublin, OH 43016
 25023371 +EDI: BMW.COM Sep 25 2015 23:48:00 BMW Financial Services NA, LLC, 5550 Britton Parkway,
 Hilliard, OH 43026-7456
 21192548 +EDI: TSYS2.COM Sep 25 2015 23:43:00 Barclays Bank Delaware,
 Attention: Customer Support Department, Po Box 8833, Wilmington, DE 19899-8833
 21192554 EDI: CITICORP.COM Sep 25 2015 23:43:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
 Po Box 20507, Kansas City, MO 64195
 21192550 +EDI: OPHSUBSID.COM Sep 25 2015 23:49:00 Candica LLC, c/o Weinstein and Riley, PS,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 21192551 +EDI: AIS.COM Sep 25 2015 23:50:00 Capital One, N.a., C/O American Infosource,
 Po Box 54529, Oklahoma City, OK 73154-1529
 21192552 +EDI: CHASE.COM Sep 25 2015 23:49:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 21192555 +EDI: CIAC.COM Sep 25 2015 23:48:00 Citimortgage Inc, PO Box 6006,
 The Lakes NV 88901-6006
 21192543 EDI: FLDEPREV.COM Sep 25 2015 23:43:00 Department of Revenue, PO Box 6668,
 Tallahassee, FL 32314-6668
 21192566 EDI: IRS.COM Sep 25 2015 23:43:00 IRS, ACS Support - Stop 5050, PO Box 219236,
 Kansas City, MO 64121-9236
 21283477 EDI: PRA.COM Sep 25 2015 23:48:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 21192568 +EDI: PRA.COM Sep 25 2015 23:48:00 Portofolio Recovery, PO Box 41067,
 Norfolk, VA 23541-1067
 21236376 EDI: ECAST.COM Sep 25 2015 23:43:00 eCAST Settlement Corporation, assignee,
 of Chase Bank USA, NA successor by, merger to Washington Mutual, POB 29262,
 New York, NY 10087-9262
 21236373 EDI: ECAST.COM Sep 25 2015 23:43:00 eCAST Settlement Corporation, assignee,
 of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262
 21192557 EDI: ECAST.COM Sep 25 2015 23:43:00 eCast Settlement Corporation, PO Box 29262,
 New York, NY 10087-9262

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

21192565* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: IRS, P.O. Box 69, Memphis, TN 38101)
 21192564* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: IRS, PO Box 105404, Atlanta, GA 30348)
 21192567* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: IRS, PO Box 480, Holtsville, NY 11742)
 21192560* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, P. O. Box 69, Memphis, TN 38101-0069)
 21192559* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, Philadelphia CIO, P.O. Box 21126,
 Philadelphia, PA 19114)
 21192558* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, Special Procedures, Stop - 5720,
 400 W Bay St. Ste 35045, Jacksonville, FL 32202)

District/off: 113A-8

User: peterk
Form ID: B18WPage 2 of 2
Total Noticed: 27

Date Rcvd: Sep 25, 2015

***** BYPASSED RECIPIENTS (continued) *****

21192562* +Internal Revenue Service, 2970 Market Street, Mail Stop 5-Q30.133,
Philadelphia, PA 19104-5002

21192542* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

21192561* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

21285613* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541)

21236374* eCAST Settlement Corporation, assignee, of Citibank (South Dakota), N.A., POB 29262,
New York, NY 10087-9262

21236375* eCAST Settlement Corporation, assignee, of Citibank (South Dakota), N.A., POB 29262,
New York, NY 10087-9262

TOTALS: 0, * 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2015 at the address(es) listed below:

Antonio Alonso on behalf of Creditor JPMorgan Chase Bank NA antonio.alonso@clegalgroup.com,
bankruptcy@clegalgroup.com

Curran K Porto on behalf of Joint Debtor Joan Haikins curran@portolegalcenter.com,
maria@portolegalcenter.com

Curran K Porto on behalf of Debtor Allen Haikins curran@portolegalcenter.com,
maria@portolegalcenter.com

Kelly Remick ecf@chl3tampa.com

TOTAL: 4

B18W (Form 18W) (08/07)

United States Bankruptcy Court

Middle District of Florida

Case No. 8:11-bk-19954-KRM

Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Allen Haikins
5912 Cape Loop
Land O Lakes, FL 34639

Joan Haikins
5912 Cape Loop
Land O Lakes, FL 34639

Social Security No.:

xxx-xx-3188

xxx-xx-6051

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).



Dated: September 25, 2015

K. Rodney May
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.